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accordance with at least one criterion and the claimant will be provided with either a positive or negative indication, via the interface, as to whether or not the at least one criterion is satisfied for a pair.

84. The method of claim 83 further comprising:

forwarding received information, via the interface, for display to the claimant including a settlement value supplied by the dispute resolution system calculated when the at least one criterion is satisfied.

85. The method of claim 83 further comprising:

hosting the dispute resolution system.

86. The method of claim 83 further comprising:

storing a processor executable program which, when executed, performs the comparison and provides the claimant with the either positive or negative indication for the claim.

87. A system comprising:

a first value, selected from at least two values submitted on line by a first entity;

a second value submitted on line by a second entity, the first value being inaccessable to the second entity and the second value being inaccesssible to the first entity, the first value and the second value bien different in magnitude from each other;

a proxy including an input, an output and a computer executable program, the program being structured to, when executing, accept a pair of values from adverse entities via the input and return a result indicator to the proxy based upon a mathematical comparison of the pair of values in a round of at least two rounds, the program being further structured to provide a payment value for the clim to at least one of the adverse entities via the output when the result indicator indicates that at least one of the adverse entities via the output when the result indicator indicates that at least one predetermined criterion is satisfied for one of the at least two rounds.

88. The system of claim 87 further including processor accessible storage configured to temporarily store the first and second values for retrieval by the proxy via the input.

89. The system of claim 87 wherein the computer executable program includes a plurality of modules, one of which is programmed in an object oriented programming language and another of which is programmed in a markup language.

90. The system of claim 89 wherein the object oriented programming language includes JAVAScript.

91. The system of claim 89 wherein the markup language is ColdFusion Markup Language.

92. The system of claim 89 wherein the markup language is Hyper Text Markup Language (HTML).

93. The system of claim 87 wherein, when the program is executed and the result indicator indicates that the at least one predetermined criterion is not satisfied, the proxy discards the pair of values.

94. The system of claim 87 wherein, when the program is executed and the result indicator indicates that the at least one predetermined criterion is satisfied, the proxy calculates the payment value from the pair of values and then discards the pair of values.

95. The system of claim 87 wherein the first value is an offer made by a sponsor and the second value is a demand made by a claimant.

96. The system of claim 87 further including an entity accessible detail log including a correlation of payment values and claim specific information.

97. The system of claim 96 wherein the claim specific information includes data indicative of a geographic area.

98. The system of claim 96 further including proxy accessible storage into which the proxy can store the payment value and data representing claim specific information when the result indicator indicates that the at least one predetermined criterion is satisfied.

99. The system of claim 87 wherein the pair of values is the first and second values, the at least one predetermined criterion is satisfied and the payment value is the median of the first and second values.

100. The system of claim 87 wherein the pair of values is the first and second values, the at least one predetermined criterion is satisfied and the payment value is the greater of the first and second values.

101. The system of claim 87 wherein the at least one predetermined criterion is that the pair of values must be within a fixed percentage of each other.

102. The system of claim 101 further including a predetermined override amount which will be compared to a differential between the pair of values if the result indicator indicates that the at least one predetermined criterion is not satisfied and, if the differential is less than the predetermined override amount, will cause the proxy to provide the payment value for the claim to at least one adverse entity even though the at least one predetermined criterion was not satisfied.

103. The system of claim 101 wherein the pair of values is the first and second values, the at least one predetermined criterion is satisfied and the payment value is the median of the first and second values.

104. The system of claim 101 wherein the pair of values is the first and second values, the at least one predetermined criterion is satisfied and the payment value is the greater of the first and second values.

105. The system of claim 101 wherein the pair of values is the first and second values, the at least one predetermined criterion is satisfied and the payment value is a function of the first and second values.

106. The system of claim 87 wherein the at least one predetermined criterion is a fixed spread value.

107. The system of claim 87 wherein the payment value is of a magnitude between one of the values in the pair of values and another of the values in the pair of values.

108. The system of claim 88 further including a program execution limit which provides a limit on a number of times the proxy will accept the pair of values.

109. The system of claim 108 wherein, the predetermined action is a discarding of the at least one of the first or second values.

110. The system of claim 108 wherein the first and second values are withdrawable and the predetermined action prevents a withdrawal of one of the first or second values.

111. The system of claim 88 further including an entity accessible detail log including a correlation of payment values and claim specific information.

112. The system of claim 111 wherein the entity accessible detail log is written in a markup language.

113. The system of claim 87 further including an exposure calculator.

114. The system of claim 113 wherein the exposure calculator is written in an object oriented programming language.

115. The system of claim 114 wherein the object oriented programming language includes JAVAScript.

116. The system of claim 87 wherein the first value is one of a plurality of sequentially submitted first values and the second value is one of a plurality of sequentially submitted second values, all of the sequentially submitted values being

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inaccessible to the entity that did not submit them, and wherein the program is further structured to utilize another of the plurality of sequentially submitted first values, specified by the first entity, in place of the first value and another of the plurality of sequentially submitted second values, specified by the second entity, in place of the second value when the result indicator indicates that the at least one predetermined criterion is not satisfied for the first and second values.

117. The system of claim 116 wherein each of the plurality of first values is submitted by the first entity according to a specified order.

118. The system of claim 87 further including a program execution limit which provides a limit on a number of times the proxy will accept the pair of values.

119. The system of claim 118 wherein the program execution limit is three.

120. The system of claim 116 wherein the plurality of first values submitted by the first entity is two.

121. The system of claim 87 further including a payment calculator which, when the at least one predetermined criterion has been satisfied, will calculate, in accordance with a formula, a monetary amount to be paid by one entity to the other to settle the claim.

122. The system of cliam 121 wherein the formula is a median of the pair of values which caused the at least one predetermined criterion to be satisfied.

123. The system of claim 121 wherein the formula is the greater of the pair of values which caused the at least one predetermined criterion to be satisfied.

124. The system of claim 116 further including an entity searchable database including data relating to settled claims.

125. The system of claim 124 wherein the data includes geographic information for each settled claim.

126. The system of claim 124 wherein the data includes a monetary amount for each settled claim.

127. The system of claim 124 wherein the system further includes a communication link over which the entity searchable database can be accessed by an entity prior to submitting an offer or a demand.

128. The system of claim 116 wherein the first plurality of values are demands from a claimant.

129. The system of claim 116 wherein the first plurality of values are offers from an insurer.

130. The system of claim 87 wherein the first value is one of a plurality of sequentially submitted first values and the second value is one of a plurality of sequentially submitted second values, all of the sequentially submitted values being inaccessible to the entity that did not submit them, and wherein an acceptance of a pair of values by the program along with the returning of the result indicator constitutes a round.

131. A dispute resolution application stored on at least one computer accessible storage medium for execution by a processor comprising:

a plurality of modules which, when executed by the processor:

accepts and compares paired monetary values submitted by two entities adverse to each other with respect to a claim,

discards the paired monetary values which differ from each other by more than a specified range,

calculates a settlement amount to be paid by one entity to another entity if a pair of the monetary values differ from each other within the specified range based upon the pair and then discards the pair, and

provides the settlement amount for delivery to the two entities.

132. A method of automated dispute resolution in a system with at least one central processing unit comprising:

(a) introducing into the central processing unit, information corresponding to a series of rounds of demands to satisfy a claim received from a first party for a dispute without disclosure of the demands to any parties adverse to the first party in the dispute;

(b) introducing into the central processing unit, information corresponding to a series of rounds of offers to settle the claim received from a second party, adverse to the first party, for the dispute without disclosure of the offers to any parties adverse to the second party in the dispute;

(c) steps (a) and (b) occuring in any order;

(d) comparing the information corresponding to the series of demands and the series of offers on a round-by-round basis in accordance with preestablished conditions;

(e) determining, using the central processing unit, if a settlement of the dispute is caused by a demand and an offer in a round by meeting the preestablished conditions;

(f) if the demand and the offer in the round cause the settlement, calculating a settlement payment equal to one of:

(i) a first amount, calculated in accordance with a first preestablished formula, of the offer in the round is less than the demand and within a preestablished percentage of the demand in the same round, or

(ii) the demand, if the offer in the round is the same as or greater than the demand, or

(iii) a second amount, calculated in accordance with a second preestablished formula, if the offer is not within the preestablished percentage of the demand in all individual rounds but the difference between a particular offer and a corresponding demand is less than a preestablished amount;

(g) permanently deleting the series of demands and the series of offers when either none of the series of demands and series of offers meet the preestablished conditions of the settlement payment has been calculated; and

(h) communicating either failure to settle message, when none of the series of demands and series of offers meet the preestablished conditions and every difference between individual unsuccessful offers and corresponding demands is greater that a preetablished amount, or a settlement message inluding the settlement payment, when the preestablished conditions are met or the offer is not within the preestablished percentage of the demand in all rounds but the difference between the particular offer and the corresponding demand is less than the preestablished amount.

133. A system for automated dispute resolution comprising:

a processor for processing demands and offers;

means for introducing to the processor, via a communications linkage, information identifying a dispute, a series of demands to satisfy a claim made by or on behalf of a person involved in the dispute, and a series of offers to settle the claim by an entity adverse to the person for the claim;

memory means, accessible by the processor, for storing the information identifying the dispute and for temporarily storing the series of demands to satisfy the claim and the series of offers to settle the claim for use by the

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processor in a series of rounds without disclosure of the series of demands to the adverse entity or series of offers to the person;

comparison means, in communicating relationship with the processor, for receiving and comparing one of the series of demands and one of the series of offers, against each other on a round-by-round basis, in accordance with preestablished conditions until either all of the series of demands and series of offers have been exhausted or a settlement is indicated for a demand and an offer in a round, such that, if the settlement is indicated the claim is settled for:

(a) an amount, in accordance with a first preestablished formula, if the offer in the round in which the preestablished condition is met is less than the demand and within a preestablished percentage of the demand in the round,

(b) the demand, if the offer in any round is the same as or greater than the demand, and

(c) an amount in accordance with a second preestablished formula, if the offer is not within the preestablished condition in all rounds but the difference between a particular offer and a corresponding demand is less than a preestablished amount;

means for permanently inhibiting a reuse of an unsuccessful demand, or unsuccessful offer, by the comparison means in a subsequent round; and

means for communicating a result of the comparison to the person and the entity.

134. The system of claim **133** further comprising means for accessing actual settlements from other disputes.

135. The system of claim **133** wherein the communication linkage is an internet connection.

136. The system of claim **133** wherein the communication linkage is a voice connection.

137. The system of claim **133** wherein the series of offers to settle the claim comprise three settlement offers.

138. The system of claim **133** further comprising:

means for generating voice messages through a telephone linkage for guiding a user in a use of the system.

139. The system of claim **133** further comprising:

security means for preventing an access of the system until provision to the system of at least one of:

a) a case identification number identifying the dispute,

b) a security code corresponding to the dispute, or

c) an administrator code for the person or the entity.

140. The system of claim **133** further comprising

time keeping means for associating an entry time with at least a first of the series of demands to satisfy the claim and at least a first of the series of offers to settle the claim.

141. The system of claim **133** wherein all of the series of demands and the series of offers are received by the system at different times.

142. A computerized system for automated dispute resolution through a communications linkage for communicating and processing a series of demands to satisfy a claim made by or on behalf of a person involoved in a dispute with at least on other person and a series of offers to settle the claim through at least one central processing unit including operating system software for controlling the central processing unit, means for introducing information into the central processing unit corresponding to the identification of the dispute and the persons involved in the dispute, memory means for storing the information corresponding to the identification of the dispute and the persons involved in the

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dispute, means for introducing by or on behalf of a first person involved in the dispute against whom a claim is made information into the central processing unit corresponding to a series of rounds to settle a claim without disclosure of the offers to other persons involved in the dispute, means for introducing by or on behalf of a second person involved in the dispute information into the central processing unit corresponding to a series of rounds of demands to satisfy the claim without disclosure of the demands to other persons involved in the dispute, comparison means for comparing the information corresponding to the series of demands and the series of offers on a round-by-round basis in accordance with preestablished conditions including

(a) that the claim is settled for an amount in accordance with a first preestablished formula if the offer in any round is less than the demand and within a preestablished percentage of the demand in the same round;

(b) that the claim is settled for the demand amount if the offer in any round is the same as or greater than the demand; and

(c) that the claim is not settled if the offer is not within the preestablished percentage of the demand in all rounds unless the difference between the offer and demand is less than a preestablished amount in which case the claim is settled for an amount, in accordance with a second preestablished formula, means for permanently deleting the demand and the offer in each round that does not result in a settlement upon comparison of the demand and the offer in said round based upon said preestablished conditions, and means for communicating to the first and second persons or representatives thereof the results of the comparison.

143. A computerized system as defined in claim **142** further comprising means for accessing actual settlements generated by the system in other disputes.

144. A computerized system as defined in claim **142** wherein said persons communicate via the Internet to said central processing unit.

145. A computerized system as defined in claim **142** wherein said persons communicate via telephone to said central processing unit.

146. A computerized system as defined in claim **142** wherein the central processing unit has received information corresponding to three settlement offers.

147. A computerized system as defined in claim **142** comprising means for gernerating voice messages to a person commmunicating with the system through a touchtone or cell phone linkage to guide the person in the use of the system.

148. A computerized system as defined in claim **142** comprising security means whereby the system is accessible only upon entry of a case identification number identifying the dispute, a security code corresponding to the dispute, and a user security code corresponding to the dispute and identifying the person or representative thereof who is making the demand or offer.

149. A computerized system as defined in claim **142** comprising time keeping means to record the introduction of the information corresponding to the demands or offers over a period of time.

150. A computerized system as defined in claim **142** wherein introduction of information corresponding to demands or offers may be made in a plurality of communications with the system over a period of time.

151. The system of claim **148** wherein the markup language is Hyper Text Markup Language (HTML).

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152. A method comprising:

receiving a submission of a case from a sponsor;

receiving an agreement to at least one criterion which, if satisfied, would result in a binding settlement of the case;

generating a message for communication to a representative of a claimant involved in the case which invites the representative to participate in an automated dispute resolution negotiation for the case;

receiving a responsive agreement from the representative to participate and to be bound by the automated dipute resolution negotiation, if the at least on critireon is satisfied by demands submitted by the representative and correlated offers submittec by the sponsor;

receiveing a demand submitted by the representative and at least two offers submitted by the sponsor, within a specified limited time period;

comparing the demand and one of the offers in a round of at least two rounds to determine if the at least one criterion is satisfied; and

if the at least one criterion is satisfied, generating an indication that the case is settled for a payment amount.

153. The method of claim 152 further comprising:

requiring entry of a dispute identification number prior to receiving the demand and the offer.

154. The method of claim 152 further comprising:

storing the payment amount for future retrieval.

155. The method of claim 152 further comprising:

calculating the payment amount as a median of demand and the offer.

156. A system comprising:

a first value, submitted on line by a first entity;

a second value, selected from at least two values submitted on line by a second entity, the first and second entities being adverse to each other wit respect to a claim, the first value being inaccessible to the second entity and the second value being inaccessible to the first entity, the first value and the second value being different in magnitude from each other;

a proxy including an input, an output and a computer executable program, the program being structured to, when executing, accept a pair of values from adverse entities via the input and return a result indicator to the proxy based upon a mathematical comparison of the pair of values in a round of at least two rounds, the program being further structured to provide a payment value for the claim to at least one of the adverse entities via the output when the result indicator indicates that at least one predetermined criterion is satisfied for one of the at least two rounds.

157. The system of claim 156 further including processor accessible storage configured to temporarily store the first and second values for retrieval by the proxy via the input.

158. The system of claim 156 wherein the computer executable program includes a plurality of modules, one of which is programmed in an object oriented programming language and another of which is programmed in a markup language.

159. The system of claim 158 wherein the object oriented programming language includes JAVAScript.

160. The system of claim 158 wherein the markup language is ColdFusion Markup Language.

161. The system of claim 158 wherein the markup language is Hyper Text Markup Language (HTML).

162. The system of claim 156 wherein, when the program is executed and the result indicator indicates that the at least

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one predetermined criterion is not satisfied, the proxy discards the pair of values.

163. The system of claim 156 wherein, when the program is executed and the result indicator indicates that the at least one predetermined criterion is satisfied, the proxy calculates the payment value from the pair of values and then discards the pair of values.

164. The system of claim 156 wherein the first value is an offer made by a sponsor and the second value is a demand made by a claimant.

165. The system of claim 156 further including an entity accessible detail log including a correlation of payment values and claim specific information.

166. The system of claim 165 wherein the claim specific information includes data indicative of a geographic area.

167. The system of claim 165 further including proxy accessible storage into which the proxy can store the payment value and data representing claim specific information when the result indicator indicates that the at least one predetermined criterion is satisfied.

168. The system of claim 156 wherein the pair of values is the first and second values, the at least one predetermined criterion is satisfied and the payment value is the median of the first and second values.

169. The system of claim 156 wherein the pair of values is the first and second values, the at least one predetermined criterion is satisfied and the payment value is the greater of the first and second values.

170. The system of claim 156 wherein the at least one predetermined criterion is that the pair of values must be within a fixed percentage of each other.

171. The system of claim 170 further including a predetermined override amount which will be compared to a differential between the pair of values if the result indicator indicates that the at least one predetermined criterion is not satisfied and, if the differential is less than the predetermined override amount, will cause the proxy to provide the payment value for the claim to at least one adverse entity even though the at least one predetermined criterion was not satisfied.

172. The system of claim 170 wherein the pair of values is the first and second values, the at least one predetermined criterion is satisfied and the payment value is the median of the first and second values.

173. The system of claim 170 wherein the pair of values is the first and second values, the at least one predetermined criterion is satisfied and the payment value is the greater of the first and second values.

174. The system of claim 170 wherein the pair of values is the first and second values, the at least one predetermined criterion is satisfied and the payment value is a function of the first and second values.

175. The system of claim 156 wherein the at least one predetermined criterion is a fixed spread value.

176. The system of claim 156 wherein the payment value is of a magnitude between one of the values in the pair of values and another of the values in the pair of values.

177. The system of claim 156 further comprising:

claim specific data indicative of a geographic area.

178. The system of claim 157 further including a time indicator which, when exceeded, will cause the proxy to take a predetermined action with regard to at least one of the first or second values.

179. The system of claim 178 wherein, the predetermined action is a discarding of the at least one of the first or second values.

180. The system of claim 178 wherein the first and second values are withdrawable and the predetermined action prevents a withdrawal of one of the first or second values.

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181. The system of claim 157 further including an entity accessible detail log including a correlation of payment values and claim specific information.

182. The system of claim 181 wherein the entity accessible detail log is written in a markup language.

183. The system of claim 156 further including an exposure calculator.

184. The system of claim 183 wherein the exposure calculator is written in an object oriented programming language.

185. The system of claim 184 wherein the object oriented programming language includes JAVAScript.

186. The system of claim 156 wherein the first value is one of a plurality of sequentially submitted first values and the second value is one of a plurality of sequentially submitted second values, all of the sequentially submitted vlaues being inaccessible to the entity that did not submit them, and wherein the program is further sturctured to utilize another of the plurality of sequentially submitted first values, specified by the first entity, in place of the first value and another of the plurality of sequentially submitted second values, specified by the second entity, in place of the second value when the result indicator indicates that the at least one predetermined criterion is not satisfied for the first and second values.

187. The system of claim 186 wherein each of the plurality of first values is submitted by the first entity according to a specified order.

188. The system of claim 156 further including a program execution limit which provides a limit on a number of times the proxy will accept the pair of values.

189. The system of claim 188 wherein the program execution limit is three.

190. The system of claim 186 wherein the plurality of first values submitted by the first entity is two.

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191. The system of claim 156 further including a payment calculator which, when the at least one predetermined criterion has been satisfied, will calculate, in accordance with a formula, a monetary amount to be paid by one entity to the other to settle the claim.

192. The system of claim 191 wherein the formula is a median of the pair of values which caused the at least one predetermined criterion to be satisfied.

193. The system of claim 191 wherein the formula is the greater of the pair of values which caused the at least one predetermined criterion to be satisfied.

194. The system of claim 186 further including an entity searchable database including data relating to settled claims.

195. The system of claim 194 wherein the data includes geographic information for each settled claim.

196. The system of claim 194 wherein the data includes a monetary amount for each settled claim.

197. The system of claim 194 wherein the system further includes a communication link over which the entity searchable database can be accessed by an entity prior to submitting an offer or a demand.

198. The system of claim 186 wherein the first plurality of values are demands from a claimant.

199. The system of claim 186 wherein the first plurality of values are offers from an insurer.

200. The system of claim 156 wherein the first value is one of a plurality of sequentially submitted first values and the second value is one of a plurality of sequentially submitted second values, all of the sequentially submitted values being inaccessible to the entity that did not submit them, and wherein an acceptance of a pair of values by the program along with the returning of the result indicator constitutes a round.

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